

Democrats Offer Plan to Provide Health Insurance to All

Recently, leading House Democrats introduced the "Medicare for All Act," H.R. 4683, a bill that would make healthcare coverage available to every American by expanding the Medicare program to those under age 65. This legislation would give people the option of choosing health insurance coverage through Medicare or any of the plans available to Members of Congress, the President of the United States, and Federal employees.

"My Democratic colleagues and I have introduced a bill to bring the tried, true, and trusted Medicare program to all," said John D. Dingell, Ranking Member of the Committee on Energy and Commerce (D-MI). "This bill will for the first time make Medicare available to those under age 65."

Those without health insurance are not receiving needed and life-saving medical care, and are suffering unnecessarily and dying prematurely. Or they are getting health care in the most expensive way possible, in emergency rooms. This results in costs being shifted onto those who have insurance. Premiums for employer-provided family health insurance costs, on average, an extra \$922 to cover these unpaid expenses. These added costs account for \$1 out of every \$12 spent for employer-provided health insurance. The Institute of Medicine estimates that universal health care coverage would save \$380 billion annually.

"President Bush would have you believe that government can't do anything right. But he's wrong. Medicare is a wonderful success. It provides universal coverage to our nation's seniors and people with disabilities at a better price than we'd ever get from the insurance industry. Opening it to everyone is the right solution to our nation's health care crisis," said Rep. Pete Stark (D-CA).

Rep. Sherrod Brown (D-OH) said, "For all of its strengths, our healthcare system has left too many Americans without care and too many businesses shouldering unsustainable healthcare costs. This bill tackles both problems by building on coverage that works. The time for this legislation is now."

"We have a healthcare crisis on our hands making the time ripe for action. It's a travesty that we have 46 million uninsured people," said Rep. Henry Waxman (D-CA). "Giving them Medicare coverage is a simple way to insure that all Americans have access to the health care they need. This is a common sense solution to a pressing national problem."

While the Republican-led Congress recently approved legislation that cut Medicaid funding and will increase the number of uninsured, House Democrats have offered numerous bills that would make incremental progress in covering the uninsured, and guaranteeing families affordable, comprehensive benefits.

A companion bill, S. 2229, to the "Medicare for All Act" was introduced in the Senate this week by Senator Edward M. Kennedy (D-MA). A summary of the bill is attached.